



BSNLCO-CBB/34/2/2023-CBB

Dated: 22.08.2023

To

All Head of Circles


Sub: MOU with IDBI Bank for extending various Loan Schemes to BSNL Employees.

MOU with **IDBI Bank** for extending various loans to BSNL employees has been signed on 21.08.2023. This agreement is valid upto 20.08.2024. The general terms and conditions and Rate of interest are given in **Annexure-I and Annexur-II** of MOU.

A copy of the agreement has been placed on our intranet site www.intranet.bsnl.co.in under head Director (Fin) and sub-head Budget & Finance Control.

This is issued with the approval of competent authority.

Encl: Copy of agreement


(SHAILENDER KUMAR)
DGM (CBB)

Copy to:

1. All Circles' IFA
2. The Chief General Manager and Zonal head, Delhi Zone, IDBI Bank, NBCC Office Complex, Kidwai Nagar (East), New Delhi-110023

MEMORANDUM OF UNDERSTANDING

This MEMORANDUM OF UNDERSTANDING ("MoU") is made as of this 21st day of August 2023 at New Delhi.

BETWEEN

M/S Bharat Sanchar Nigam Limited (BSNL), a company incorporated under the "Companies Act 1956", having its registered office/corporate office at 3rd floor, Bharat Sanchar Bhawan, Harish Chandra Mathur Lane, Janpath, New Delhi - 110001, through **Shri Puran Chandra, Principal General Manager** (duly authorised to enter into the present MOU), herein after referred to as "BSNL" (which term shall mean and include its successors in title, subsidiaries, associates, affiliates and assigns) of the **ONE PART**.

AND

IDBI BANK, a company incorporated under the Companies Act 1956 and a banking company within the meaning of Section 5 (c) of the Banking Regulation Act 1949 and having its Registered Office at IDBI Tower, World Trade Centre, Cuffe Parade, Mumbai-400005 through **Shri Ranjan Kumar Rath (CGM & ZH) Delhi Zone** (duly authorised to enter into the present MOU), herein after referred to as "BANK" (which term shall mean and include its successors in title, and assigns) of the **OTHER PART**.

BSNL and IDBI Bank are collectively referred to as "the Parties".

WHEREAS

- A. IDBI Bank is a reputed bank, which provides a wide range of banking services and financial products, including interalia, finance of Home Loan, Auto Loan and Personal Loan. The Bank has a large network of branches all over India.
- B. BSNL interalia, is engaged in the business of providing telecom services and internet services through its nationwide telecommunication network across India. BSNL is the largest telecom operating company in India having approx. 65000 employees across the country.
- C. To benefit its employees, BSNL desires a Special Loan Package for its entire staff strength on all India basis.
- D. Pursuant to deliberation, IDBI Bank has, at the request of BSNL, agreed in principle to lend and provide loan facilities to BSNL employees, on the terms and condition set out in this MoU.
- E. In consideration of the foregoing, the Parties have mutually decided to reduce the terms and conditions of the arrangement in writing and record the same as under:



रुनज कुमार रथ/Ranjan Kumar Rath
मुख्य महाप्रबन्धक एवं अंचल प्रमुख
Chief General Manager & Zonal Head
दिल्ली अंचल/Delhi Zone


(PURAN CHANDRA)
प्रधान महाप्रबंधक (सी वी बी)
Principal General Manager (CBB)
भारत संचार निगम लि., निगमित कार्यालय, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

NOW THIS MoU WITNESSED AS FOLLOWS:

1. That IDBI Bank shall grant loan facilities to BSNL's employee(s) under the various heads below as per their requirement:

- a) Home Loan
- b) Auto Loan
- c) Personal Loan
- d) Education Loan

2. The loan facilities will be sanctioned as per extant Bank's norms as given in Annexure I & Annexure-II. The loan facilities will be evidenced by way execution of the Loan Agreement and other loan/security documents (herein after referred to as the "Loan Document" to be entered by/between IDBI Bank and Borrower(s). The term "Borrower(s)" referred herein shall mean the employees of BSNL.

3. That the loan facilities shall be sanctioned as per Bank's norms and at the sole discretion of the Bank after verifying that the proposed Borrower is eligible for such loan as per the eligibility criteria set forth by the Bank. The maximum limit for the loan facilities are subject to the income/repaying capacity of the Borrowers.

4. That the facilities shall be sanctioned by the appropriate authorities of the IDBI Bank with all the agreed concessions and relaxations.

5. That the maximum limit for the loan facilities are subject to the income/repaying capacity of the borrowers.

6. That the security for the loan facilities shall be as applicable on the respective schemes.

7. That salary mandate to be registered by BSNL for recovery of installments from the salaries of borrowers and remittance to the respective branches.

8. That in case of retirement/ resignation/ termination/ death of borrower, BSNL undertakes not to release terminal benefits without obtaining prior written "NO OBJECTION CERTIFICATE" from IDBI Bank.

9. That EMI repayment shall commence from next salary after disbursement of the loan.

10. That this MoU shall be binding upon the Parties, their successors and assigns.

11. That any notice, demand or request under this MoU shall be in writing, and shall be delivered by personal service or shall be sent by postage prepaid, registered or certified mail, telexed, telescoped or sent by person or overnight courier return receipt requested, addressed, if to the Parties, at the respective address set forth in the heading of this MoU, or at such other address as the addressee may designate in writing. Each notice, demand or request hereunder shall be deemed given on the date it is delivered, in the case of personal service, or the date it is deposited with the postal services, in the case of certified and registered mail.

12. That the rights and obligation hereunder shall be construed in accordance with and governed by the substantive laws of the India. The Parties hereby irrevocably submit to the



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दिल्ली अंचल/Delhi Zone

(पूरन चन्द्र)
(PURAN CHANDRA)
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BSNL Corporate Office, New Delhi

exclusive jurisdiction of the Court and Tribunal in New Delhi for purposes of any suit, action or other proceeding which relates to this MoU.

13. That no amendment, notification or release from or waiver of any provision hereof shall be effective unless in writing and signed by the Parties.

14. That this MoU may be executed in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

15. If any provision hereof is found by a court of competent jurisdiction to be prohibited or unenforceable it shall be ineffective only to the extent of such prohibition or unenforceability, and such prohibition or unenforceability shall not invalidate the balance of such provision to the extent it is not prohibited or unenforceable, nor invalidate the other provisions hereof.


16. That IDBI Bank shall nominate at least one branch (in case there is more than one branch of IDBI) at each Secondary Switching Area (Telecom Revenue District) for sanction, payment of loan and payment of EMI recovered by BSNL, This MOU shall be binding upon both the Parties on all India level.

17. Either party can terminate the MOU by giving a notice of 90 days in writing. However, all the clauses of the MOU shall be binding and enforceable in respect of outstanding loans on the date of termination irrespective of such termination.

18. All terms and conditions as per MOU shall be applicable on both the Parties.

19. This MoU shall be valid for a period of one year effective from date of signing i.e. Upto 22/05/24. This MoU may be extended/renewed for a further period as per the mutual consent arrived at by both the Parties.

In witness whereof, the Parties have signed this Memorandum of Understanding present on the day, month and year first herein above written as New Delhi.

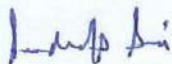

Signed and delivered by
Bharat Sanchar Nigam Limited
through its authorised Officer
Shri Puran Chandra
(Principal General Manager)

(PURAN CHANDRA)
प्रधान महाप्रबंधक (सी बी वी)
Principal General Manager (CBB)
भारत संचार निगम लि., निगमित कार्यालय, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi


Signed and delivered by
IDBI Bank Ltd
through its authorised Officer
Shri Ranjan Kumar Rath
(Chief General Manager)

रंजन कुमार रथ/Ranjan Kumar Rath
मुख्य महाप्रबन्धक एवं अंचल प्रमुख
Chief General Manager & Zonal Head
दिल्ली अंचल/Delhi Zone

witness 1

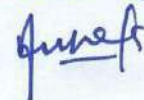


BSNL

witness 2

DEEPAK KUMAR

IDBI BANK



Structured Retail Loans offer - BSNL

Sr. No	Product	Parameter	Card Offering	Rate/General	Offering to BSNL
1	Home Loan / LAP	Processing Fee	0.50%		Nil
		Rate of interest*	8.75%		8.55% (in case of fully constructed property) 8.65%
		Maximum Loan Amount	Up to 90% of documented cost*		
2	Auto Loan	Maximum Loan Amount	90% on Road Price / 20 Lacs		100% of on road price upto 7.5 lakh 90% Above 7.5 Lacs and Upto 20 Lacs
		Processing Fee	2500/- per file		Nil
		Tenor	Upto 60 months		Upto 84 months subject to retirement age
		Rate of interest	RLLR		RLLR-30bps*
		Discount on Part payment/ Foreclosure charges.	1%		Nil
3	Education Loan	Maximum Loan Amount	Domestic: Maximum Loan amount of Rs.30.00 lakh depending on courses Study Abroad: Maximum loan amount of Rs.75.00 lakh depending on country of study		Subject to collateral coverage and ranking of institute
		Processing Fee	1% plus applicable taxes for studies abroad which is refundable after disbursement		Nil
		Other Concessions	-		Special Discount in ROI for Girl applicant. 1% interest remission upto moratorium period for servicing interest during moratorium period without default.

(पूरन चन्द्र)
RANJAN CHANDRA
प्रधान महाप्रबन्धक (सी वी वी)
Principal General Manager (CBB)
भारत संचार नियम लि., नियमित कार्यालय, नई दिल्ली
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मुख्य महाप्रबन्धक एवं अंचल प्रमुख
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Structured Retail Loans offer - BSNL

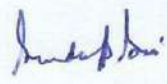
Sr. No	Product	Parameter	Card Rate/General Offering	Offering to BSNL
4	Personal Loan	Processing Fee	1% of loan amount + taxes MinRs.2500/-	Nil
		Rate of interest*	12 to 14.75%	11%*
		Maximum Loan Amount	10 Lacs	15 Lacs
		Salary Overdraft	NA	Upto Five Times of Net Monthly Salary
		Pre-payment/Foreclosure charges	Before 12 months from disbursement date - 3% of the outstanding loan. After 12 months but before 24 months from disbursement date - 1% of the outstanding loan amount	Nil
		Part payment charges	Within 6 months from disbursement: 3% of the outstanding loan	Nil


*ROI is minimum rate offered Subject to CIBIL score and changes in external Benchmark Rates and Banks internal guidelines.
*Details are given in Annexure-II


(PURAN CHANDRA)
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 Chief General Manager & Zonal Head
 दिल्ली अंचल/Delhi Zone

witness 1

 BSNL

witness 2
DEEPAK KUMAR.
IDBC BANK


Home Loan Product

Parameters	Details																												
Loan Amount	Rs.10 Lakh to Rs.500 lakhs																												
Loan Tenure	Up to 30 Years																												
LTV	LTV is calculated on realizable sales value (RSV) as per technical valuation as given in below table : <table border="1" data-bbox="485 341 1470 673"> <thead> <tr> <th>Loan Amount</th> <th>Permitted LTV to RSV</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.30 Lakh</td> <td>90%</td> </tr> <tr> <td>Above Rs.30 Lakh and up to Rs.75 Lakh</td> <td>80%</td> </tr> <tr> <td>Above Rs.75 Lakh</td> <td>75%</td> </tr> </tbody> </table> <p>Subject to loan amount not exceeding 90% of the document cost. Valuation report to be obtained from the empanelled valuer of Bank which may include Rooftop Solar PV & Applicable Taxes</p>	Loan Amount	Permitted LTV to RSV	Up to Rs.30 Lakh	90%	Above Rs.30 Lakh and up to Rs.75 Lakh	80%	Above Rs.75 Lakh	75%																				
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Processing Fees	Nil as per approval																												
Balance Transfer	Permitted from approved FIs/Banks.																												
Top up Loans	100% of the sanctioned amount of primary Home Loan																												
Foreclosure and Pre-Closure charges	Nil																												
Interest Rate\$	Interest rate for Home Loan plain vanilla is as under: <table border="1" data-bbox="469 890 1378 1315"> <thead> <tr> <th>CIBIL Credit Vision score</th> <th>Up to Rs.35 Lakh</th> <th>Above Rs.35 Lakh up to Rs. 75 Lakh</th> <th>Above Rs.75 lakhs</th> </tr> </thead> <tbody> <tr> <td>761 & above</td> <td>8.70</td> <td>8.70</td> <td>8.65</td> </tr> <tr> <td>741-760</td> <td>8.75</td> <td>8.75</td> <td>8.70</td> </tr> <tr> <td>-1# (For cases upto Rs.2 Cr)</td> <td>8.80</td> <td>8.80</td> <td>8.80</td> </tr> <tr> <td>721-740</td> <td>9.45</td> <td>9.50</td> <td>9.60</td> </tr> <tr> <td>700-720</td> <td>9.85</td> <td>10.00</td> <td>10.15</td> </tr> <tr> <td>650-699</td> <td>10.50</td> <td>10.60</td> <td>10.75</td> </tr> </tbody> </table> <p># Applicable for borrowers with -1 CIBIL score having monthly income (NAI) of Rs. 80,000/- and above only. No further ROI deviation will be applicable.</p> <p>For other Salaried/SEP borrowers with -1 CIBIL score, ROI as per CIBIL grid "721-740" will be applicable.</p> <p>\$ROI is arrived based on loan amount and CIBIL score of the customer and may vary from time to time.</p>	CIBIL Credit Vision score	Up to Rs.35 Lakh	Above Rs.35 Lakh up to Rs. 75 Lakh	Above Rs.75 lakhs	761 & above	8.70	8.70	8.65	741-760	8.75	8.75	8.70	-1# (For cases upto Rs.2 Cr)	8.80	8.80	8.80	721-740	9.45	9.50	9.60	700-720	9.85	10.00	10.15	650-699	10.50	10.60	10.75
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*All loans will be sanctioned at the sole discretion of IDBI Bank.


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Chief General Manager & Zonal Head
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Auto Loan Product

Sr. No.	Parameter	Norms														
1	Fixed Obligation to Income Ratio (FOIR)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left;">Floating Rate Auto Loan:</th> </tr> <tr> <th style="width: 50%;">Net Adjusted Income (p.a.)</th> <th style="width: 50%;">Applicable FOIR</th> </tr> <tr> <td>Rs. 3.00 lakh to Rs. 6 lakh</td> <td style="text-align: center;">60%</td> </tr> <tr> <td>Above Rs 6 lakh</td> <td style="text-align: center;">65%</td> </tr> </table>	Floating Rate Auto Loan:		Net Adjusted Income (p.a.)	Applicable FOIR	Rs. 3.00 lakh to Rs. 6 lakh	60%	Above Rs 6 lakh	65%						
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LTV	LTV	<p>For Loan amount up to Rs. 7.50 lakh, Maximum up to 100% of on-road price. Loan amount up to Rs. 20 lakh : Maximum up to 90% of on-road price of vehicle. Loan amount more than Rs. 20 lakh and up to 30 lakh.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Tenor</th> <th style="width: 50%;">LTV</th> </tr> </thead> <tbody> <tr> <td>Tenor up to 60 months</td> <td style="text-align: center;">Maximum up to 80% of on-road price</td> </tr> <tr> <td>Tenor above 60 months</td> <td style="text-align: center;">Maximum up to 70% of on-road price</td> </tr> </tbody> </table> <p>Loan Amount above Rs.30 lakh is subject to guideline from time to time.</p>	Tenor	LTV	Tenor up to 60 months	Maximum up to 80% of on-road price	Tenor above 60 months	Maximum up to 70% of on-road price								
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Processing Fee	Processing Fee	Nil as per approval														
Foreclosure Charges	Foreclosure Charges	Nil														
Part Payment charges	Part Payment charges	Nil														
All loans will be sanctioned at the sole discretion of IDBI Bank.																


पूरन चन्द्र
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 Chief General Manager & Zonal Head
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Personal Loan Product

Features	IDBI Personal Loan for salaried category	
Loan Amount	Rs.25,000 to Rs.10 lakhs	
	Loan amount more than Rs. 10 lakh up to Rs. 15 Lakhs will be processed if meeting all the below criteria :	
	a) Salary getting credited in IDBI account b) NAI should be more than Rs.1 lakh p.m. c) CIR score of 740 & above	
Loan Tenure/Repayment Period	12 to 60 months	
Rate of Interest	Credit Vision Score	For BSNL employees
	801 & above	11.00%
	776 to 800	11.25%
	740 to 775	12.25%
	700 to 739	13.25%
	-1	12.25%
Processing Fees	Nil (waived)	
Balance Transfer /Take Over of Personal Loans	Permitted from FIs/Banks except from Co-operative Banks	
FOIR	Net Adjusted Income (p.m.)	Applicable FOIR
	≤ Rs.35,000/-	40%
	>Rs. 35,000/- to Rs. 60,000/-	50%
	>Rs. 60,000/- to Rs. 1,00,000/-	55%
	>Rs. 1,00,000/-	60%
Foreclosure and Pre-Closure charges	Nil (waived)	
Part Payment Charges	Nil (waived)	
Guarantee	Not mandatory except for CIR score -1.	
All loans will be sanctioned at the sole discretion of IDBI Bank.		

(Signature)

(PURAN CHANDRA)

प्रधान महाप्रबंधक (सी बी बी)

Principal General Manager (CBB)

भारत संचार नियम लि., नियमित कार्यालय, नई दिल्ली
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(Signature)
मुख्य महाप्रबंधक एवं अंचल प्रमुख
Chief General Manager & Zonal Head
दिल्ली अंचल / Delhi Zone

Education Loan Product

Loan Amount	Domestic: Maximum Loan amount upto Rs.30.00 lakh depending on courses Study Abroad: Maximum loan amount upto Rs.75.00 lakh depending on country of study		Subject to collateral coverage
Margin	Place of Study	Loan Amount	Minimum Margin
	India	Upto 4 lakh	Nil
		Above 4 lakh and Upto 7.50 lakhs	5%
		Above 7.50 lakhs	10%
	Abroad	Upto 4 lakh	Nil
		Above 4 lakh and Upto 7.50 lakhs	15%
Above 7.50 lakhs		20%	
Repayment Term	Repayment Tenor: Maximum 15 Years Moratorium Period: Course Period+ 1 Year		
Security	Upto 4 lakh	No security Parent(s) / guardian(s) to be joint borrower(s).	
	Above 4 lakh and Upto 7.50 lakhs	Parent(s) / guardian(s) to be joint borrower(s) along with suitable third-party guarantee.	
	Above 7.50 lakhs	Parent(s) / guardian(s) to be joint borrower(s). Tangible collateral security which is acceptable to the bank.	
Rate of Interest (Present RLLR is 9.10%)	Up to Rs.7.50 lakhs (Studies in India & Abroad)	RLLR+2.00%	
	Above Rs. 7.50 lakhs (Studies in India)	RLLR+2.00%	
	Above Rs. 7.50 lakhs (Studies Abroad)	RLLR+1.50%	
Concessions in Rate of Interest	➤ 50bps Special Discount in ROI for Girl applicant ➤ 25 bps for existing customer of the Bank (Asset/ Liability)		


(RANJAN CHANDRA)
 प्रधान महाप्रबंधक (सी बी बी)
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 भारत संचार निगम लि., निगमित कार्यालय, नई दिल्ली
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रंजन कुमार राव/Ranjan Kumar Rath
 मुख्य महाप्रबंधक एवं अंचल प्रमुख
 Chief General Manager & Zonal Head
 दिल्ली अंचल/Delhi Zone

	<ul style="list-style-type: none"> ➤ 25 bps for SC/ST/ Minority community ➤ 25bps for Physically challenged applicants ➤ 1% interest remission upto moratorium period for servicing interest during moratorium period without default. 	
Processing Fee	Domestic	Nil
	Study Abroad	1% plus applicable taxes for studies abroad which is refundable after disbursement.
Part payment charges	Nil	
Pre-payment/Foreclosure charges	Nil	

Other Terms and Conditions applicable to all the schemes above:

1. Eligible Individuals:
 - i) Permanent employee of BSNL.
 - ii) Employees on permanent deputation from Department of Telecom (DOT) to BSNL.
 - iii) In case of Education Loan taken for the ward of the BSNL employee, the employee (parent) will be the co-applicant of the loan.
2. Branch shall ensure that the minimum net take home pay shall be maintained at 25% /35% (as the case may be) of the gross salary after meeting all liabilities/deductions including the EMI of proposed loans. (This condition is not applicable to Education Loan).
3. BSNL to obtain mandate as per annexure III.
4. From its employees for recovery of loan installment from their salary and remit the same to the respective branch. (This condition is not applicable to Education Loan).
5. Education Loan up to 7.5 Lac without any deviation are to be mandatorily covered under Credit Guarantee Fund Scheme for Education Loan (CGFSEL).
6. The scheme will be implemented through all the branches of our bank.
7. The validity of the scheme will be 1 year from the date of signing of the MoU.
8. Employee identity will be invariably obtained. Branch to maintain list of all BSNL borrowers with employee ID and other personal details for follow up.
9. Branch to periodically update the whereabouts (postings) & details of salary account of the employee, in case salary account is not maintained with our bank.
10. Branch to ensure that at no stage the net take home salary after meeting loan installment is less than 25% of the gross salary after meeting all liabilities/deductions viz GPF, EMI, Income Tax Insurance etc. In case of reemployed persons/persons employed on compassionate ground, pension of employee shall be included for calculating 25% of take-home salary.
11. Modified Employee undertaking as per annexure III to be obtained invariably for all schemes.
12. ROI is minimum rate offered Subject to CIBIL score and changes in external Benchmark Rates.
13. Maximum loan depends on income of borrower.

All other terms & conditions as per the respective schemes shall be applicable. However, any deviation/concession on case to case basis may be approved by the bank as per internal guidelines of the bank.


(PURAN CHANDRA)
 प्रधान महाप्रबंधक (सी बी वी)
 Principal General Manager (CBB)
 भारत संचार निगम लि., निर्गमित कार्यालय, नई दिल्ली



जिन कुमार राव/Ranjan Kumar Rath
 मुख्य महाप्रबंधक एवं अंचल प्रमुख
 Chief General Manager & Zonal Head
 दिल्ली अंचल/Delhi Zone

**IRREVOCABLE MANDATE FOR DEDUCTION FROM SALARY
OF M/S BSNL EMPLOYEES**
(To be obtained /submitted in triplicate & retained one copy at the Branch)

From:
Name:
Employee no.:
Designation:
Department:
Address:

To:
Salary Disbursing Officer, BSNL

Dear Sir/Madam,

Sub.: My IDBI Home/LAP Loan / IDBI Auto Loan/ IDBI Personal Loan / IDBI Education Loan
A/c No. _____ with IDBI Bank, _____ Branch,
_____ (City) for Rs. _____.

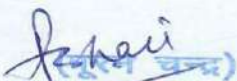
I have been sanctioned a loan of _____ (Rupees
_____ by IDBI Bank (Bank),
_____ Branch, for the purpose of _____.

As per the terms & conditions of sanction, the loan is to be repaid along with interest in
_____ monthly installments to be deducted from my salary and emoluments payable to
me by the Company/Department from time-to-time.

I hereby authorize you and execute this irrevocable mandate to deduct a sum of _____
(Rupees _____) from my salary every month for _____
months commencing from _____ and remit the amount so deducted to IDBI Bank,
_____ Branch, to the credit of my subject loan account. In case of my
retirement/termination/cessation from service (including death), the entire loan liabilities
(outstanding together with the interest) to be deducted from my retirement/terminal
benefits (payable to me) and to be remitted to the concerned Branch towards adjustment of
subject loan Account.

I further undertake and ensure that I shall maintain my net home salary payable to me after
allowing all Statutory and other deduction at an adequate level to enable you to deduct the
subject loan installment and other dues payable by me to the Bank under this mandate.

I further undertake that I shall not change my designated Saving Bank Account where
Salary/Perks /Benefits are credited without Bank's consent.



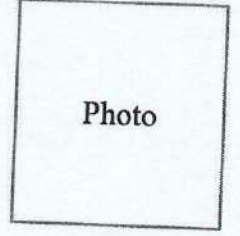
(PURAN CHANDRA)
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Principal General Manager (CBB)
भारत संचार निगम लि. निवृत्ति कार्यालय नई दिल्ली



रजन कुमार राय/Ranjan Kumar Rath
मुख्य महाप्रबंधक एवं अंचल प्रमुख
Chief General Manager & Zonal Head
दिल्ली क्षेत्र / Delhi Zone

This authorization letter shall be irrevocable without the express consent of the said Branch of IDBI Bank.

Yours faithfully,



(Signature of Employee)

CONFIRMATION OF THE EMPLOYER:

We confirm that Shri / Smt. / Ms. _____, whose photograph/ signature is affixed above and attested by us, is our regular employee and no disciplinary action is pending against him/her. We further confirm having noted the mandate given.

Signature of the authorized official of BSNL,

Name:

Designation:

Official Seal:


(पूरन चन्द्र)
(PURAN CHANDRA)
प्रधान महाप्रबंधक (सी बी बी)
Principal General Manager (CBB)
भारत संचार निगम लि., नियमित कार्यालय, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi


रंजन कुमार राथ (Ranjan Kumar Rath)
मुख्य महाप्रबन्धक एवं अंचल प्रमुख
Chief General Manager & Zonal Head
दिल्ली अंचल / Delhi Zone